

PATENT APPLICATION

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant: Elliott et al.
Serial No.: 09/976,607
Filing Date: October 12, 2001

Examiner: TBD
Art Unit: 3624
Our File No.: 33836.00.0013
Docket No.: 33836000013

Title: **METHOD TO IMPROVE DEBT COLLECTION PRACTICES**

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

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Date

Karenina Oliver
Karenina Oliver

PRELIMINARY AMENDMENT

Dear Sir:

Applicant respectfully submits, for the Examiner's consideration, the following preliminary amendment.

Amendments to the claims begin on page 2.

Remarks begin on page 8.

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